

5 YEAR FINANCIAL SUMMARY OF NJ HMOs

REFERENCE: Annual Statement, Report 2

HMO	Year Ending	Med Prem- ium (000)	Med/Hosp % of Prem *	Admin % of Prem	Pretax P(L) % of Prem
Only active HMOs with 5 or more years of data are shown separately.					
AETNA HEALTH	12/31/98	\$ 1,570,295	83.3%	10.6%	4.6%
	12/31/99	\$ 1,793,992	86.2%	11.2%	1.8%
	12/31/00	\$ 2,065,498	86.2%	12.3%	2.3%
	12/31/01	\$ 2,124,192	88.3%	12.9%	1.2%
	12/31/02	\$ 1,541,959	79.6%	12.8%	9.0%
5-yr total/average		\$ 8,951,821	85.1%	12.0%	3.5%
AMERICHOICE	12/31/98	\$ 58,975	74.9%	22.3%	3.3%
	12/31/99	\$ 100,196	77.8%	18.8%	4.4%
	12/31/00	\$ 110,243	79.5%	19.4%	4.5%
	12/31/01	\$ 239,112	83.1%	13.1%	4.3%
	12/31/02	\$ 376,586	87.8%	13.8%	-0.9%
5-yr total/average		\$ 321,966	83.5%	15.4%	2.1%
AMERIGROUP	12/31/98	\$ 40,638	77.9%	13.3%	10.8%
	12/31/99	\$ 71,842	76.0%	19.9%	6.3%
	12/31/00	\$ 84,268	75.9%	21.2%	5.7%
	12/31/01	\$ 132,592	81.1%	21.7%	-1.6%
	12/31/02	\$ 194,209	85.4%	18.4%	-3.3%
5-yr total/average		\$ 523,549	80.9%	19.5%	1.0%
AMERIHEALTH HMO	12/31/98	\$ 286,467	76.8%	13.6%	-3.4%
	12/31/99	\$ 313,777	87.5%	15.2%	-0.3%
	12/31/00	\$ 415,774	87.8%	13.1%	0.8%
	12/31/01	\$ 416,062	85.3%	15.3%	0.4%
	12/31/02	\$ 457,271	85.3%	14.1%	1.5%
5-yr total/average		\$ 1,889,350	84.9%	14.2%	0.1%

* Based on statutory statements submitted by the Plan; split between medical and administrative expenses is determined by the Plan.

5 YEAR FINANCIAL SUMMARY OF NJ HMOs

REFERENCE: Annual Statement, Report 2

HMO	Year	Med Prem-	Med/Hosp	Admin	Pretax P(L)
	Ending	ium (000)	% of Prem *	% of Prem	% of Prem
Only active HMOs with 5 or more years of data are shown separately.					

* Based on statutory statements submitted by the Plan; split between medical and administrative expenses is determined by the Plan.

5 YEAR FINANCIAL SUMMARY OF NJ HMOs

REFERENCE: Annual Statement, Report 2

HMO	Year Ending	Med Prem- ium (000)	Med/Hosp % of Prem *	Admin % of Prem	Pretax P(L) % of Prem
Only active HMOs with 5 or more years of data are shown separately.					
CIGNA NJ	12/31/98	\$ 198,357	79.2%	13.2%	5.1%
	12/31/99	\$ 239,823	89.2%	12.1%	0.4%
	12/31/00	\$ 255,448	79.8%	14.5%	7.5%
	12/31/01	\$ 200,263	80.9%	16.4%	4.4%
	12/31/02	\$ 211,415	83.1%	17.6%	0.9%
5-yr total/average		\$ 1,105,306	82.6%	14.7%	3.7%
HORIZON HMO	12/31/98	\$ 620,631	100.0%	11.7%	-9.7%
	12/31/99	\$ 852,176	83.8%	15.4%	2.6%
	12/31/00	\$ 864,005	83.9%	14.7%	3.7%
	12/31/01	\$ 1,089,396	84.9%	13.2%	3.7%
	12/31/02	\$ 1,444,979	87.3%	9.7%	4.4%
5-yr total/average		\$ 4,871,187	87.2%	12.6%	2.0%
OXFORD	12/31/98	\$ 492,296	93.0%	18.2%	-9.0%
	12/31/99	\$ 388,041	90.8%	16.4%	-5.8%
	12/31/00	\$ 388,543	78.3%	13.8%	9.8%
	12/31/01	\$ 387,192	80.2%	13.2%	8.8%
	12/31/02	\$ 404,102	83.8%	13.0%	5.0%
5-yr total/average		\$ 2,060,174	85.6%	15.1%	1.2%
HEALTH NET of NJ	12/31/98	\$ 381,956	85.4%	16.7%	0.0%
	12/31/99	\$ 356,000	89.8%	13.2%	-1.5%
	12/31/00	\$ 366,711	82.4%	13.3%	6.5%
	12/31/01	\$ 462,668	84.7%	12.9%	3.8%
	12/31/02	\$ 617,935	90.0%	10.9%	0.1%
5-yr total/average		\$ 2,185,270	86.8%	13.1%	1.7%

* Based on statutory statements submitted by the Plan; split between medical and administrative expenses is determined by the Plan.

5 YEAR FINANCIAL SUMMARY OF NJ HMOs

REFERENCE: Annual Statement, Report 2

HMO	Year	Med Prem-	Med/Hosp	Admin	Pretax P(L)
	Ending	ium (000)	% of Prem *	% of Prem	% of Prem
Only active HMOs with 5 or more years of data are shown separately.					
UNITEDHEALTHCARE	12/31/98	\$ 106,056	94.4%	16.6%	-9.8%
	12/31/99	\$ 127,809	84.2%	18.0%	-1.2%
	12/31/00	\$ 158,202	84.6%	18.4%	-1.7%
	12/31/01	\$ 187,000	82.0%	18.5%	-0.1%
	12/31/02	\$ 192,246	83.6%	18.8%	-0.6%
5-yr total/average		\$ 771,313	85.0%	18.2%	-2.1%
UNIVERSITY	12/31/98	\$ 24,690	82.1%	28.7%	-9.2%
HEALTH PLANS	12/31/99	\$ 51,781	82.2%	20.7%	-1.6%
	12/31/00	\$ 59,694	78.5%	22.2%	1.3%
	12/31/01	\$ 88,798	88.4%	17.6%	-5.3%
	12/31/02	\$ 131,639	91.3%	13.5%	-3.3%
5-yr total/average		\$ 356,603	86.5%	18.0%	-3.2%
GRAND	12/31/98	\$ 3,743,144	87.2%	13.1%	-1.2%
TOTAL	12/31/99	\$ 4,138,208	86.6%	13.4%	0.6%
	12/31/00	\$ 4,576,529	84.5%	13.5%	3.5%
	12/31/01	\$ 5,379,515	85.5%	13.9%	2.5%
(Numbers for 2002 and later include <i>all</i> HMOs.)	12/31/02	\$ 5,609,071	84.8%	12.6%	3.9%
5-yr total/average		\$ 21,099,262	85.6%	13.3%	2.1%

* Based on statutory statements submitted by the Plan; split between medical and administrative expenses is determined by the Plan.